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**STATE OF WASHINGTON
DEPARTMENT OF FINANCIAL INSTITUTIONS
CONSUMER SERVICES DIVISION**

IN THE MATTER OF :

AMERICA'S CASHLINE CORPORATION, AND
KELLY SAGE, SECRETARY

Respondents

NO. C-04-179-04-CO01

**CONSENT ORDER
BETWEEN THE DEPARTMENT
AND KELLEY CARTER (formerly Kelley
Sage)**

COMES NOW the Director of the Department of Financial Institutions (Director), through her designee Chuck Cross, Director and Enforcement Chief, Division of Consumer Services, and Kelly Carter (formerly Kelley Sage (hereinafter as "Respondent Sage")), and finding that the issues raised in the captioned matter may be economically and efficiently settled, agree to the entry of this Consent Order. This Consent Order is entered pursuant to chapter 19.146 of Revised Code of Washington (RCW), and RCW 34.05.060 of the Administrative Procedure Act, based on the following:

I. AGREEMENT AND ORDER

The Department of Financial Institutions, Division of Consumer Services (Department) and Respondent Sage have agreed upon a basis for resolution of the matters alleged in Statement of Charges and Notice of Intent to Revoke Consumer Loan License, No. C-04-179-04-SC01, entered August 19, 2004, (copy attached hereto). Pursuant to chapter 31.04 RCW, the Consumer Loan Act (Act) and RCW 34.05.060 of the Administrative Procedure Act, Respondent Sage hereby agrees to the Department's entry of this Consent Order and further agrees that the issues raised in the above captioned matter may be economically and efficiently settled by entry of this Consent Order. The parties intend this Consent Order to fully resolve Statement of Charges No. C-04-179-04-SC01, entered August 19, 2004, as applicable to Respondent Sage.

Based upon the foregoing:

CONSENT ORDER
KELLEY CARTER (formerly Kelley Sage)

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DEPARTMENT OF FINANCIAL INSTITUTIONS
Division of Consumer Services
PO Box 41200
Olympia, WA 98504-1200
(360) 902-8795

1 A. **Jurisdiction.** It is AGREED that the Department has jurisdiction over the subject matter of the activities
2 discussed herein.

3 B. **Consent to be Bound by Order.** It is AGREED that the parties shall be bound by the terms and
4 conditions of this Consent Order as set forth herein.

5 C. **Waiver of Hearing.** It is AGREED that Respondent Sage has been informed of her right to a hearing
6 before an administrative law judge, and that she has waived her right to a hearing and any and all administrative and
7 judicial review of the issues raised in this matter, or of the resolution reached herein.

8 D. **Non-Compliance with Order.** It is AGREED that Respondent Sage understands that failure to abide by
9 the terms and conditions of this Consent Order may result in further legal action by the Director. In the event of such
10 future legal action, Respondent Sage may be responsible to reimburse the Director for the cost incurred in pursuing such
11 action, including but not limited to, attorney fees.

12 E. **Declaration of Facts.** It is AGREED that Respondent Sage has provided the Department a declaration
13 stating in part:

- 14 • America's Cashline Corporation was sold to _____ on
15 _____, 200__ and Respondents turned over all the official books and records of
 the business at that time.
- 16 • Respondent Sage terminated her employment with America's Cashline Corporation on
17 _____, 200____
- 18 • Respondent Sage was unaware that, following the termination of her employment, she remained listed
19 as American's Cashline Corporation's Secretary. Respondent Sage became aware of this fact upon
 receipt of the Department's Statement of Charges issued August 9, 2004.
- 20 • Respondent Sage had no knowledge of the activities of America's Cashline Corporation following the
21 termination of her employment, including, but not limited to, payment of annual assessments,
 maintenance of surety bonds and response to Department directives.
- 22 • Respondent Sage hereby officially resigns as Secretary for America's Cashline Corporation and
 voluntarily surrenders her consumer loan license to the extent she is so licensed.

23 It is further AGREED that a true and accurate copy of Responsent declaration is attached hereto and incorporated by
24 this reference as if fully set forth herein.

1 F. **Non-participation in Industry.** Respondent Sage REPRESENTS that, as of the date of entry of this
2 Consent Order, she is not participating in the consumer loan industry in Washington.

3 G. **Compliance with Mortgage Broker Laws.** Respondent Sage AGREES that, should she wish to
4 participate in the consumer loan or mortgage broker industry in Washington in any capacity, she shall fully and
5 completely comply with the Consumer Loan Act and the rules adopted thereunder, and any and all other relevant
6 statutes and regulations in place at that time.

7 H. **Consumer Loan License.** It is further AGREED that Respondent Sage shall not apply to the Department
8 for any license for a period of three years from the entry of this Consent Order.

9 I. **Future Application for Mortgage Broker License.** It is AGREED that the conduct giving rise to the
10 issuance of the above-referenced Statement of Charges will not be considered by the Department in the assessment of
11 any future application for mortgage broker license in the state of Washington, in the event Respondent Sage wishes to
12 pursue such application.

13 J. **Voluntarily entered.** It is AGREED that Respondent Sage has voluntarily entered into this Consent
14 Order, which is effective when signed by the Director's designee.

15 K. **Completely Read, Understood , and Agreed.** It is AGREED that Respondent Sage has read this
16 Consent Order in its entirety and fully understands and agrees to all of the same.

17 L. **Cooperation with Department.** It is AGREED that Respondent Sage will cooperate fully, truthfully and
18 completely with the Department on any matter relating to America's Cashline Corporation.

19 **RESPONDENT:**

20
21 _____
22 KELLEY CARTER (formerly Kelley Sage)

Date

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THIS ORDER ENTERED THIS 1st DAY OF November, 2004.

/s/ _____
Chuck Cross
Director and Enforcement Chief
Division of Consumer Services
Department of Financial Institutions

Presented by:
Deborah Bortner
Financial Legal Examiner